



Order Filed on August 21, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlon@kmlawgroup.com Attorneys for Secured Creditor Ditech Financial LLC
In Re: Susan Zajac, Debtor.

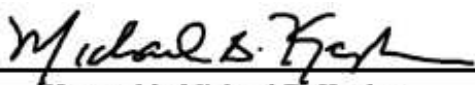
Case No.: 17-15223-MBK
Adv. No.:
Hearing Date: 8/8/2017 @ 10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: August 21, 2017



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor:

Susan Zajac

Case No.:

17-15223-MBK

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial, holder of a mortgage on real property located at 52 Roosevelt Street, Freehold, NJ 07728, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Kurt Reinheimer, Esquire, attorney for Debtor, Susan Zajac, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the post-petition payment made on March 27, 2017 shall be applied to the payment due March 1, 2017, thereby reducing the pre-petition arrearage; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payment will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that the pre-petition arrearage portion of claim will be reduced to accordingly, to an estimated \$280.00; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor shall file an amended claim within thirty (30) days from the date of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor agrees to pay the arrearage claim of Secured Creditor through the plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Susan Zajac
Debtor

Case No. 17-15223-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2017.

db Susan Zajac, 52 Roosevelt St, Freehold, NJ 07728-7751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kurt E. Reinheimer on behalf of Debtor Susan Zajac kerrein66@comcast.net
Loren L. Speziale on behalf of Creditor Santander Bank NA lspeziale@grossmcginley.com,
jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5